

News and Information

from the Tennessee Division of Consumer Affairs

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www.state.tn.us/consumer

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MORE THAN SEVEN MILLION DOLLARS RETURNED TO CONSUMERS A RECORD BREAKING FIVE YEAR TOTAL

The Tennessee Division of Consumer Affairs announced today that 1999 was another successful year for consumer restitution and education projects. Year-end statistics reveal that the Division was instrumental in helping return more than \$1 million to consumers. The past five years have seen a record amount returned to consumers, topping any five previous years in the Division's history. Total restitution to consumers from 1995 through 1999 is \$7,684,060.

"1999 proved to be another great year for consumer restitution due in part to the assistance of the Office of the Attorney General. The Division's continued consumer education efforts across the state have also helped Tennesseans become more consumer savvy," said Mark Williams, Director of the Tennessee Division of Consumer Affairs.

The exact amount returned to consumers in 1999 was \$1,012,644.07. This figure includes restitution by mediated written complaints and by formal actions with the Office of the Attorney General.

In addition to restitution recovery the Division was also successful with a number of consumer education efforts across the state. Two of the Divisions most recognized educational efforts include Project DETER (Deterring Educational, Training and Employment Rackets) and *LifeSmarts*. During the 1999 calendar year the Division presented Project DETER to hundreds of staff members and Tennesseans involved in Governor Sundquist's Families First Welfare Reform Program. Project DETER educates people moving from welfare to the work force on scams and various fraudulent activities that target them individually. Tennessee's *LifeSmarts...the ultimate consumer challenge* participation for 1999 was a record breaking 2,027 high school students. That is more than four times the number that participated in 1998. *LifeSmarts* is a creative way to reach and teach teenagers to be knowledgeable and responsible consumers.

The number of complaints received in 1999 totaled 5,078. Debtor/Creditor was the number one complaint category, this category includes complaints about billing practices, collection agencies, credit reporting services, credit repair, and banks, etc.

Below are 1999's top ten complaint categories.

CATEGORY	RANK-1999	# of COMPLAINTS
Debtor/Creditor	1	602
Miscellaneous	2	509
Mail Order	3	400

Home Improvement	4	332
Auto Repair	5	326
Utilities	6	242
Used Car Sales	7	217
Business Opportunities	8	193
Campgrounds & Resorts	9	171
Travel & Transportation	10	12

Consumers can visit the Division's website (www.state.tn.us/consumer) for more information on *Project DETER*, *LifeSmarts* and other consumer education efforts.

To file a complaint with the Division, consumers can write to:

The Tennessee Division of Consumer Affairs

500 James Robertson Parkway, 5th Floor

Nashville, TN 37243-0600